DISPUTE FORM

PO Box 999
Card Operations
Dubai – UAE

Email us: customer.connect@sc.com
Call us on: +971 600 5222 88 (Personal Segment); +971 800 4949 (Priority Banking)

Kindly fill in this form completely if you are disputing the transaction(s) posted on your statement. Your duly filled and signed form must be sent to us by original or email along with all the supporting documentation. All disputes should be reported to the Bank within 30 days from the statement date in which the transaction(s) appear. After the lapse of 30 days from your statement date, it will be construed that all transactions posted in the statement are acceptable and are in order.

Card Number:

Cardholder's Name: _____

S. No	Transaction Date	Merchant Name (as it appears on the cardholder's statement	Billed Amount
1			
2			
3			
4			
5			

Use additional forms if required for more transactions

I received my statement dated _____ and observed that the above transaction(s) is/are incorrect. Therefore, I am disputing these transactions for the following reason(s):

☐ I have been billed more than once for the same transaction. I authorize only one charge with the merchant _____ for the amount of AED _____ dated _____ .

☐ I have paid the above transaction(s) amount by _____ (payment proof enclosed).

☐ I have cancelled my reservation / recurring transaction / subscription on _____ and the cancellation number is _____ (enclosed is the cancellation advice as per merchant terms & conditions).

☐ Cash / Goods / Services have not been received by me (enclosed: (a) Merchant sales and delivery terms. (b) My complaint letter to the merchant about the non-receipt of Cash / Goods / Services).

☐ The amount billed to my card is different from the amount that I had authorised. (Enclosed are copies of the sales slips).

☐ I confirm that I have participated in the transaction(s) for _____, dated _____ but I have certainly Not participated in the transaction(s) for _____ , dated _____ at _____ .

☐ Credit / Refund for the above transactions has not been processed (enclosed is the refund/credit voucher).

☐ I have tried to withdraw cash from the _____ Bank ATM but the cash was not dispensed (enclosed is ATM slip copy).

☐ I only received (amount) _____ for ATM withdrawal but my Card was debited for _____ .

☐ I have neither participated nor authorised the above transaction(s).

Select one of the below options:

☐ The Card was in my possession at the time of transaction and I have attached my passport copy (All Pages) to facilitate the Dispute Process as per Visa/Master International Operation regulations

☐ The Card was not in my possession at the time of transaction

If none of the above reasons apply: Please provide a complete description of the dispute along with your attempted resolution with the merchant. Also enclose any documentation that may support your claim.

Additional Comments: _____

I understand that the Bank is authorised to debit my account for the sales voucher request fees (as applicable) and any other related charges that the bank may incur in respect of the disputed transaction(s). Further I endorse that I shall stand by the truth of this statement for subsequent legal enquiries by the Bank/law enforcement agencies (if required). I understand that the investigation may take 180 days or more for resolution and the Bank reserves the right to provide/ reverse any temporary credit given in this regard.

I have separately arranged to block my card and have asked for a replacement card to avoid further misuse.

Phone Numbers: Office: _____ **(Residence):** _____ **(Mobile):** _____

Address: _____ **E-mail:** _____

Disputing Cardholder's Signature: _____ **Date:** _____

(FOR BANK USE ONLY)
Received by (Staff Name): _____ Date/Time: _____ Case Reference: